

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 11-12650

Debtor Michael Kevin Brower SS# xxx-xx-8848 Current Monthly Income \$ 9,017.50
Joint Debtor Angela Dawn Brower SS# xxx-xx-3989 Current Monthly Income \$ 2,470.73
Address 3401 Woodland Trace North Southaven, MS 38671-0000 No. of Dependents 1
Telephone No. _____ TAX REFUNDS AND EIC FOR DISTRIBUTION: _____

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 3,241.96 per monthly to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

Superior Carpet Cleaning
P. O. Box 394
Southaven MS
38671-0000

(B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /mo
State Tax Commission \$ 0.00 @ \$ 0.00 /mo Other \$ 0.00 @ \$ 0.00 /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

-NONE-

beginning in the amount of \$ per month shall be paid:

_____ direct _____ through payroll deduction _____ through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

-NONE-

in the amount of \$ shall be paid \$ per month:

_____ through payroll deduction _____ through the plan.

HOME MORTGAGE(S)

MTG PMTS TO: <u>M & F Bank</u>	BEGINNING <u>July, 2011</u>	@ \$ <u>325.00</u>	■ PLAN <input type="checkbox"/> DIRECT
MTG PMTS TO: <u>Wells Fargo Home Mortgage</u>	BEGINNING <u>July, 2011</u>	@ \$ <u>1,701.00</u>	■ PLAN <input type="checkbox"/> DIRECT
MTG ARREARS TO: <u>M & F Bank</u>	THROUGH <u>6/2011</u>	\$ <u>1,000.00</u> @ \$ <u>16.67</u> /MO*	
		(*Including interest at <u>0.00</u> %)	
MTG ARREARS TO: <u>Wells Fargo Home Mortgage</u>	THROUGH <u>6/2011</u>	\$ <u>13,000.00</u> @ \$ <u>216.67</u> /MO*	
		(*Including interest at <u>0.00</u> %)	

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1326(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Regions Bank	Purchased 4/2008 2008 Chevrolet Tahoe	23,140.57	27,787.00	7.00 %	27,492.60	458.21
Trustmark National Bank	Purchased 6/7/2006 2004 Chevrolet Silverado HD	9,916.36	19,057.00	7.00 %	11,781.36	196.36

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
	Surrender Rental property located at 1664 Joy Blvd. Horn Lake, MS 38637		
American Home Mtg Svc	(Value shown as per tax assessor)	78,000.00	0.00
M & F Bank	Surrender Boat	29,218.00	0.00

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

UNSECURED DEBTS totaling approximately \$ 50,877.11 are to be paid in deferred payments to creditors that have filed claims that are not disallowed: IN FULL or 0 % (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ 2,800.00 Pay administrative costs and debtor's attorney fees
 Attorney Fees Previously Paid \$ 800.00 Pursuant to Court Order and/or local rules.
 Attorney fees to be paid through the plan \$ 2,000.00

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone # / Email)

Robert T. Cornelius MS - 6528

P. O. Box 59

New Albany, MS 38652

Telephone/Fax

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E-mail Address **bob@corneliuslawfirm.com**

DATE: August 18, 2011

DEBTOR'S SIGNATURE

/s/ Michael Kevin Brower

JOINT DEBTOR'S SIGNATURE

/s/ Angela Dawn Brower

ATTORNEY'S SIGNATURE

/s/ Robert T. Cornelius MS -